(d) whether Government are aware of any violations of such uniform rules by nationalised banks; and

(e) the details of the policy laid down by Government to ensure that nationalised banks have a uniform policy on revealing the debts and other financial data of borrowers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) to (e) In terms of the provisions of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and 1980, all nationalised banks shall observe, except as otherwise required by law, the practices and usages customary among bankers, and, in particular, it shall not divulge any information relating to or to the affairs of its constituents except in circumstances in which it is, in accordance with law or practices and usages customary among bankers, necessary or appropriate for the bank to divulge such information. No instances of violation of these provisions by the nationalised banks, have come to Government's notice.

Excise Duty on Textiles

2702. SHRI J. CHITHARANJAN: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether it is a fact that the excise duty on Textiles was reduced from 16 per cent to 12 per cent in the last Budget;

(b) if so, whether Government are aware that the textile mills in North India have increased their Ex-mill price by 4 per cent thereby depriving the consumers of the concession given by Government; and

(c) if so, what measures have been taken to see that the benefit of excise duty concession is passed on to the consumers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI GINGEE N. RAMACHANDRAN): (a) Yes, Sir. The excise duty on textile fabrics, made ups and garments have been reduced from 16% to 12% *ad valorem* in the 2002-2003 Budget. However, excise duty has not been reduced in respect of textile fibres and yarns.

(b) and (c) There is no specific provision in excise laws to ensure that the benefit of reduction in duty is passed on to the consumers. The prices charged to the consumers are determined by market forces of demand and supply and depend on various factors like cost of inputs, product quality, sales promotion cost, trade commission, freight charges and taxes. As per information available, various categories of textile fabrics produced by textile mills in North India have shown varying degree of increase as well as decrease in the Ex-mill prices subsequent to the reduction in excise duty on textile fabrics.

Special credit scheme for women

2703. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether some Public Sector Banks have formulated Specific Schemes offering credit to women;

(b) if so, the details thereof, bank-wise with salient features of the scheme; and

(c) the credit provided by each bank under these schemes during the last three years, year-wise and State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Reserve Bank of India (RBI) have reported that certain Public Sector Banks have drawn out specific schemes for extending finance to women as per details given below:

Name of Bank	Name of Scheme	Salient Features of Scheme
Bank of India	Priyadarshini Scheme	Under this scheme women are assisted for setting up Small Scale Industries, village and cottage industries. The bank is offering 1% concession in rate of interest to limits over Rs. 2 lakh for women.